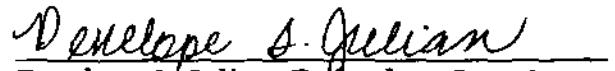


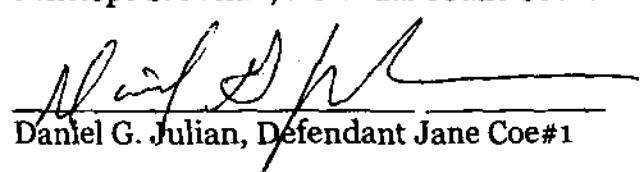
Settlement Agreement

On this 28th day of October, 2003, Lee Ann Caldwell (Plaintiff Jane Roe), as next friend for her minor son, Johnie Slaten (Plaintiff Johnny Roe), and Penelope S. Julian and Daniel G. Julian (Defendants John and Jane Coe #1) agree to settle all claims in U.S. District Court S.D. Ohio Case No. C1-01-422 against Defendant's according to the terms of this agreement.

1. Defendants Penelope S. Julian and Daniel G. Julian agree to judgment on behalf of Lee Ann Caldwell, as next friend of Johnie Slaten, and against the Defendant's Penelope S. Julian and Daniel G. Julian, \$10,000 as of the date of this Agreement.
2. Lee Ann Caldwell agrees to amend her claim in U.S. Bankruptcy Court S.D. Ohio Case No. 02-11990 from a contingent claim of \$10,000, to a non-contingent general unsecured claim of \$10,000. Debtors Penelope S. Julian and Daniel G. Julian agree not to contest this amended claim. The parties understand that pursuant to the present Chapter 13 Plan, Plaintiff will receive \$2500.00 since the Plan is currently 25%.
3. All parties agree to execute an Agreed Entry of Settlement.
4. The parties understand that this settlement must be approved by the Probate Court.


Lee Ann Caldwell, Plaintiff Jane Roe
Mother of Johnie Slaten


Penelope S. Julian, Defendant Jane Coe#1


Daniel G. Julian, Defendant Jane Coe#1